Certificate Number: 12433-PAE-DE-033628874

Bankruptcy Case Number: 18-12585



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 30, 2019, at 9:28 o'clock PM EDT, Rudy D. Arnold completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 31, 2019 By: /s/Lisa Susoev

Name: Lisa Susoev

Title: <u>Teacher</u>